

## UNITED STATES BANKRUPTCY COURT

Middle District of Alabama

In re Ashanti Smith  
DebtorCase No. 15-33076

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Alabama Housing Finance Authority

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number  
you use to identify the debtor's  
account: 1Date of payment change: 01/01/2016  
Must be at least 21 days after date of  
this notice mm/dd/yyyyNew total payment: \$ 599.38  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 199.71New escrow payment: \$ 202.56**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_


**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor.      ☐ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x**  \_\_\_\_\_ Date 11/06/2015  
Signature mm/dd/yyyy

**Print:** Rob Griffith Title Bankruptcy Specialist  
First Name Middle Name Last Name

**Company** Alabama Housing Finance Authority/ServiSolutions

**Address** P. O. Box 242928  
Number Street  
Montgomery, AL 36124-2928  
City State ZIP Code

**Contact phone** (334) 244-4348 Email rgriffith@servsol.com

TRIAL ESCROW ANALYSIS AS OF 12/31/15.

11/06/15 13:09

BILLING N/A: ASHANTI SMITH  
3027 BALDWIN BROOK DRIVE  
MONTGOMERY AL 36116

PROPERTY ADDR: 3027 BALDWIN BROOK DRIVE  
MONTGOMERY AL 36116

LOAN TYPE: F.H.A.

TYP	SQ	EXPENSE	ITEM	DUE	TERM	PRESENT DEPOSIT	EST	NEXT DISB	NEW DEPOSIT	PMT EL	REQUIRED BALANCE
310	07	MIP RBP		06/16	12	94.95	00	1115.64	92.97	02	185.94
312	01	COUNTY TAX		11/16	12	26.09	00	313.05	26.09	01	26.09
351		HAZARD INS		05/16	12	78.67	00	1002.00	83.50	07	584.50
MIN		MIN BAL ADJ					00				123.30-

P&I	396.82		ESCROW BAL	584.65
ESCROW PMT	202.56	2.85		
SPREAD AMT	0.00	0 MOS	- REQUIRED	673.23
REP RES	0.00		= OVER/SHT	0.00
A&H	0.00	ESTIMATE	SHORTAGE	SPREAD
LIFE	0.00	LATE CHG NO	DLQ OVG	LEAVE
OTHER	0.00	CASH BASIS ANALYSIS	MIN-BAL	2.000
TOTAL PMT	599.38	2.85	BILLS PAID AFTER PMT	

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a true and correct copy of the foregoing Notice of Payment Change to the parties listed below by placing a copy of the same in the United States Mail first-class, postage prepaid, on this the 6<sup>th</sup> day of November, 2015.

/s/Rob Griffith

Rob Griffith

Bankruptcy Specialist

Ashanti Smith  
3027 Baldwin Brook Drive  
Montgomery, AL 36116

Joshua Milam  
566 S. Perry Street  
Montgomery, AL 36104

Curtis C. Reding  
PO Box 173  
Montgomery, AL 36101